



STATE OF WEST VIRGINIA  
OFFICE OF THE ATTORNEY GENERAL  
DARRELL V. MCGRAW, JR.  
CONSUMER PROTECTION DIVISION  
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# Press Release

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## FOR IMMEDIATE RELEASE

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### **Attorney General McGraw Cautions Against Money-Wire Scams; Counsels WV Consumers on Dangers of Wire Transfers**

CHARLESTON – Citing a rash of recent activity by scam artists, West Virginia Attorney General Darrell McGraw is renewing his warning to the state's consumers to beware of the various wire transfer schemes that scammers use to steal millions of dollars each year.

Attorney General McGraw states that "a red flag should go up" when a consumer receives a request to wire money. Legitimate businesses and "opportunities" will not require the use of Western Union or Money Gram wire transfer services. And once a thief picks up money that has been wired, the wire transfer services cannot recover any of the funds for the victimized sender.

Previously, Attorney General McGraw has issued warnings about the "Grandparents Scam," in which con-artists pose as grandchildren or relatives and ask their "grandparents" to send funds via wire services or money orders. One variation is known as the "friend in need" scam, where tech-savvy crooks hack into a person's e-mail and use the information found to convince victims they are assisting a close friend.

"In order to avoid becoming a victim, refuse to send money via Western Union or Money Gram," Attorney General McGraw says.

Attorney General McGraw offers the following tips for dealing with crooks posing as genuine friends or relatives in need:

- Offer to contact other family members and friends to figure out how to help.
- Propose contacting authorities in the town where the person claims to be for assistance.
- Offer to call the friend or relative back.
- Never give out bank account, credit card, social security or any personally-identifying numbers over the phone.
- Ask questions that only your friend or relative would know the answer to. Beware, if an e-mail account has been compromised, the crook may know some of the answers.

"Most criminals will hang up the phone if you ask too many questions," McGraw continues. "A real friend in need will allow you to do whatever it takes to verify their true identity and can usually be assisted without the need for a wire transfer service." McGraw also reminds consumers of other common scams that rely on wire transfer services:

- "Sudden Riches" – requires money to be wired in order to claim a lottery or sweepstakes prize.
- "Love Losses" – a crook becomes familiar with a person through an on-line dating site or chat room and then asks that the victim wire money so that they can meet in person.

- "Loan Approval" – a fake on-line lending site for loan applications, requiring fees or payments in advance in order to process the loan.
- "Work from Home" – victim is "hired" to work from home, processing payments or performing other duties that require a wire transfer, such as Mystery Shopping.

West Virginia consumers can file complaints or alert the Attorney General's office to unfair or deceptive practices by calling the Consumer protection Hot Line, 1-800-368-8808, or by obtaining a complaint form from the consumer web page at [www.wvago.gov](http://www.wvago.gov).

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